



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [FIRSTBANK HOLDING COMPANY](#)

City/State [LAKEWOOD, CO](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [26,816,956](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRSTBANK HOLDING COMPANY
12345 W COLFAX AVENUE
LAKEWOOD, CO 80215

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	25,454,219	20,676,129	22,036,982	19,107,642	18,059,784
Net income (\$000)	142,807	109,813	237,688	270,800	271,116
Number of BHCs in peer group	131	127	128	125	118

Earnings and Profitability:	BHC	Peer # 1	Pct												
Percent of Average Assets															
Net interest income (tax equivalent)	2.65	2.65	48	3.14	2.84	69	2.94	2.77	58	3.48	3.01	72	3.53	3.08	73
+ Non-interest income	0.55	1.11	25	0.58	1.14	24	0.57	1.21	24	0.70	1.32	21	0.75	1.31	24
- Overhead expense	1.69	2.24	17	2	2.63	20	1.92	2.57	20	2.28	2.69	30	2.28	2.71	26
- Provision for credit losses	0.05	-0.15	84	0.34	0.85	14	0.20	0.51	14	0.07	0.15	28	0.04	0.14	21
+ Securities gains (losses)	0	0.01	44	0	0.03	21	0	0.02	16	0	0.01	50	0	0	28
+ Other tax equivalent adjustments	0	0	5	0.01	0	92	0.01	0	90	0.02	0	92	0.01	0	90
= Pretax net operating income (tax equivalent)	1.46	1.79	24	1.38	0.64	84	1.40	1.04	76	1.85	1.56	74	1.96	1.57	84
Net operating income	1.12	1.36	25	1.06	0.48	84	1.08	0.81	75	1.42	1.19	75	1.50	1.24	78
Net income	1.12	1.35	26	1.06	0.50	83	1.08	0.82	74	1.42	1.19	75	1.50	1.24	78
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.81	3.14	27	3.49	3.78	26	3.21	3.55	24	4.07	4.41	28	4.01	4.24	34
Interest expense	0.08	0.27	9	0.25	0.66	9	0.17	0.52	6	0.49	1.08	11	0.37	0.86	10
Net interest income (tax equivalent)	2.73	2.85	38	3.24	3.10	54	3.03	3.01	45	3.58	3.33	59	3.64	3.38	61
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.13	23	0.02	0.28	12	0.03	0.27	10	0.03	0.21	16	0.04	0.22	19
Earnings coverage of net loan and lease losses (X)	147.87	4.52	93	119.64	21.56	91	106.88	22.91	91	98.85	24.40	91	83.42	21.75	90
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.15	1.39	31	1.11	1.51	24	1.14	1.58	24	0.95	0.83	65	0.93	0.90	54
Allowance for loan and lease losses / Total loans and leases	1.15	1.37	34	1.11	1.48	25	1.13	1.55	25	0.95	0.81	65	0.93	0.89	54
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.11	0.63	6	0.08	0.66	3	0.09	0.71	4	0.05	0.57	4	0.06	0.61	4
30–89 days past due loans and leases / Total loans and leases	0.23	0.27	59	0.43	0.36	67	0.51	0.39	71	0.55	0.43	73	0.62	0.44	80
Liquidity and Funding															
Net noncore funding dependence	-11.08	-1.82	23	-14.97	6.94	3	-4.29	3.20	29	-7.80	14.45	5	-3.26	16.62	5
Net short-term noncore funding dependence	-11.56	-8.21	33	-15.53	-2.29	14	-4.72	-4.76	44	-8.62	3.38	14	-3.73	4.66	17
Net loans and leases / Total assets	49.27	59.81	18	56.28	63.21	23	53.20	61.58	20	57.06	63.77	23	57.47	63.98	24
Capitalization															
Tier 1 leverage ratio	7.49	9.11	11	8.49	9.03	37	7.94	9.13	14	9.11	9.76	37	9.10	9.71	34
Holding company equity capital / Total assets	7.44	10.88	7	8.37	11.06	12	8.02	11.16	8	9.23	12.43	14	9.07	12.22	8
Total equity capital (including minority interest) / Total assets	7.44	11.01	5	8.37	11.18	10	8.02	11.29	6	9.23	12.57	10	9.07	12.27	7
Common equity tier 1 capital / Total risk-weighted assets	14.83	12.69	82	16.47	12.01	89	15.77	12.38	86	16.50	12.17	90	16.14	12.12	86
Net loans and leases / Equity capital (X)	6.62	5.51	75	6.72	5.78	73	6.63	5.58	75	6.18	5.21	73	6.33	5.29	74
Cash dividends / Net income	54.11	25.30	96	69.85	60.26	66	64.59	42.30	83	46.79	33.12	77	33.38	27.31	62
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	18.84	9.29	81	17.22	17.07	56	22.53	16.68	68	7.50	9.26	56	5.73	7	58
Equity capital	5.71	9.31	43	5.38	6.16	52	6.48	6.99	53	9.36	10.49	61	10.07	7.89	72
Net loans and leases	4.05	0.79	75	16.85	13.26	70	14.24	9.07	75	6.74	9.10	56	5.39	7.89	41
Noncore funding	-15.20	-23.76	61	-16.65	-2.41	32	-24.23	-12.18	37	115.85	6.59	97	-18.32	10.67	8
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	93.72	103.07	9	92.46	103.11	6	92.84	102.81	7	93.14	103.22	7	95.04	103.10	12
Cash from ops + noncash items + op expense / Op expense + dividends	100.92	130.64	35	130.30	154.33	52	111.47	147.24	35	135.18	190.27	32	135.02	174.91	33

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	288,166	272,562	557,784	536,290	495,610	5.72	44.82
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	277,776	261,870	536,696	518,007	481,139	6.07	42.53
Tax-exempt income on loans and leases.....	10,390	10,692	21,088	18,283	14,471	-2.82	153.91
Estimated tax benefit on income on loans and leases.....	2,726	2,736	5,465	4,497	3,585	-0.37	24.86
Income on loans and leases (tax equivalent).....	290,892	275,298	563,249	540,787	499,195	5.66	44.60
Investment interest income (tax equivalent).....	54,633	70,252	115,810	196,092	191,167	-22.23	-26.90
Interest on balances due from depository institutions.....	480	3,034	3,913	17,281	9,323	-84.18	-63.69
Interest income on other earning assets.....	1,050	580	1,444	1,669	1,485	81.03	283.21
Total interest income (tax equivalent).....	347,055	349,164	684,416	755,829	701,170	-0.60	25.06
Interest on time deposits of \$250K or more	1,120	3,355	5,275	7,187	1,523	-66.62	
Interest on time deposits < \$250K.....	2,692	7,822	11,672	15,604	6,794	-65.58	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,026	11,126	13,360	65,698	49,833	-81.79	-54.96
Interest on other borrowings and trading liabilities.....	3,879	2,250	6,526	2,724	5,807	72.40	-6.75
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	9,717	24,553	36,833	91,213	63,957	-60.42	-18.71
Net interest income (tax equivalent).....	337,338	324,611	647,583	664,616	637,213	3.92	27.03
Non-interest income.....	69,488	59,603	126,328	134,240	134,865	16.58	14.41
Adjusted operating income (tax equivalent)	406,826	384,214	773,911	798,856	772,078	5.89	24.68
Overhead expense.....	215,649	206,833	423,771	435,809	412,298	4.26	18.54
Provision for credit losses.....	6,074	35,169	43,482	12,567	7,652		34.65
Securities gains (losses)	13	0	0	69	-255		160.00
Other tax equivalent adjustments	-210	949	1,177	3,384	2,117		
Pretax net operating income (tax equivalent).....	185,385	143,056	307,774	354,010	354,128	29.59	32.35
Applicable income taxes	37,287	26,458	57,307	68,442	69,103	40.93	1.24
Tax equivalent adjustments	5,291	6,785	12,779	14,768	13,909	-22.02	-56.56
Applicable income taxes (tax equivalent).....	42,578	33,243	70,086	83,210	83,012	28.08	-13.12
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	142,807	109,813	237,688	270,800	271,116	30.05	56.83
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	142,807	109,813	237,688	270,800	271,116	30.05	56.83
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	142,807	109,813	237,688	270,800	271,116	30.05	56.83
Investment securities income (tax equivalent).....	54,633	70,252	115,810	196,092	191,167	-22.23	-26.90
US Treasury and agency securities (excluding mortgage-backed securities)	2,240	7,375	8,734	22,250	22,825	-69.63	8.84
Mortgage-backed securities	34,567	40,141	63,338	122,009	109,994	-13.89	-3.15
All other securities	17,826	22,736	43,738	51,833	58,348	-21.60	-51.81
Cash dividends declared.....	77,278	76,701	153,526	126,704	90,505	0.75	99.70
Common	76,966	76,403	152,923	126,146	90,001	0.74	99.85
Preferred.....	312	298	603	558	504	4.70	66.84

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Average Assets																
Interest income (tax equivalent)	2.73	2.92	35	3.38	3.46	42	3.11	3.27	33	3.96	4	48	3.88	3.87	54	
Less: Interest expense	0.08	0.25	11	0.24	0.61	10	0.17	0.48	10	0.48	0.98	12	0.35	0.79	10	
Equals: Net interest income (tax equivalent)	2.65	2.65	48	3.14	2.84	69	2.94	2.77	58	3.48	3.01	72	3.53	3.08	73	
Plus: Non-interest income	0.55	1.11	25	0.58	1.14	24	0.57	1.21	24	0.70	1.32	21	0.75	1.31	24	
Equals: adjusted operating income (tax equivalent)	3.20	3.82	19	3.72	4.05	32	3.51	4.04	25	4.18	4.41	39	4.28	4.46	41	
Less: Overhead expense	1.69	2.24	17	2	2.63	20	1.92	2.57	20	2.28	2.69	30	2.28	2.71	26	
Less: Provision for credit losses	0.05	-0.15	84	0.34	0.85	14	0.20	0.51	14	0.07	0.15	28	0.04	0.14	21	
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	2	
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	46	0	0.03	22	0	0.02	17	0	0.01	50	0	0	50	
Plus: other tax equivalent adjustments	0	0	5	0.01	0	92	0.01	0	90	0.02	0	92	0.01	0	90	
Equals: Pretax net operating income (tax equivalent)	1.46	1.79	24	1.38	0.64	84	1.40	1.04	76	1.85	1.56	74	1.96	1.57	84	
Less: Applicable income taxes (tax equivalent)	0.33	0.41	27	0.32	0.16	83	0.32	0.23	76	0.44	0.36	74	0.46	0.33	86	
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36	
Equals: Net operating income	1.12	1.36	25	1.06	0.48	84	1.08	0.81	75	1.42	1.19	75	1.50	1.24	78	
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51	
Equals: Net income	1.12	1.35	26	1.06	0.50	83	1.08	0.82	74	1.42	1.19	75	1.50	1.24	78	
Memo: Net income (last four quarters)	1.11	1.25	35	1.22	0.81	81	1.08	0.82	74	1.42	1.19	75	1.50	1.24	78	
Net income—BHC and noncontrolling (minority) interest	1.12	1.37	25	1.06	0.50	82	1.08	0.83	74	1.42	1.20	75	1.50	1.25	78	
Margin Analysis																
Average earning assets / Average assets	97.07	93.15	90	96.83	91.74	93	96.85	92.32	92	97.11	91.05	96	96.91	91.48	94	
Average interest-bearing funds / Average assets	82.18	62.32	94	83.26	65.48	94	82.17	64.06	94	83.36	65.57	95	83.41	65.56	94	
Interest income (tax equivalent) / Average earning assets	2.81	3.14	27	3.49	3.78	26	3.21	3.55	24	4.07	4.41	28	4.01	4.24	34	
Interest expense / Average earning assets	0.08	0.27	9	0.25	0.66	9	0.17	0.52	6	0.49	1.08	11	0.37	0.86	10	
Net interest income (tax equivalent) / Average earning assets	2.73	2.85	38	3.24	3.10	54	3.03	3.01	45	3.58	3.33	59	3.64	3.38	61	
Yield or Cost																
Total loans and leases (tax equivalent)	4.33	4.05	71	4.58	4.44	65	4.50	4.27	68	4.90	5.09	44	4.76	4.95	45	
Interest-bearing bank balances	0.07	0.11	13	0.42	0.50	42	0.27	0.27	52	1.85	2.04	37	1.56	1.64	42	
Federal funds sold and reverse repos		0.26			0.94			0.68			2.44			2.17		
Trading assets		0.42			0.67			0.60			0.99			1.11		
Total earning assets	2.76	3.11	26	3.43	3.74	27	3.15	3.51	25	4.01	4.36	27	3.94	4.20	32	
Investment securities (tax equivalent)	1.09	1.80	6	2.19	2.51	22	1.66	2.25	11	3.06	2.76	79	3.05	2.68	79	
US Treasury and agency securities (excluding mortgage-backed securities)	0.77	1.28	23	1.67	2.01	36	1.32	1.75	30	2.58	2.32	74	2.30	2.05	70	
Mortgage-backed securities	0.77	1.56	3	1.75	2.33	7	1.09	2.05	2	2.68	2.61	62	2.56	2.50	59	
All other securities	4.72	2.91	90	4.65	3.48	84	4.92	3.24	88	5.36	4.06	84	5.64	4.20	85	
Interest-bearing deposits	0.06	0.24	7	0.26	0.70	8	0.17	0.53	7	0.56	1.10	12	0.39	0.81	12	
Time deposits of \$250K or more	0.71	0.76	50	1.53	1.67	32	1.31	1.42	37	1.99	1.96	47	0.79	1.44	8	
Time deposits < \$250K	0.55	0.72	34	1.41	1.58	35	1.09	1.36	23	1.49	1.82	29	0.77	1.29	16	
Other domestic deposits	0.02	0.17	2	0.14	0.50	3	0.08	0.36	2	0.46	0.93	14	0.36	0.67	16	
Foreign deposits		0.12			0.59			0.42			1.19			0.97		
Federal funds purchased and repos		0.19			0.85			0.66	0.62	67	0	1.86	2	0	1.51	1
Other borrowed funds and trading liabilities	9.62	1.31	99	6.77	1.62	99	9.38	1.50	99	2.51	2.38	61	2.18	2.28	46	
All interest-bearing funds	0.09	0.40	5	0.29	0.92	1	0.20	0.74	2	0.57	1.49	5	0.42	1.19	5	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	69,488	59,603	126,328	134,240	134,865
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	20,937	20,841	42,552	51,510	49,052
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	274	-445	-749	-17	2,059
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	4,674	4,149	10,071	5,683	3,668
Other non-interest income.....	43,603	35,058	74,454	77,064	80,086
Total overhead expenses	215,649	206,833	423,771	435,809	412,298
Personnel expense.....	132,631	117,757	249,153	253,691	233,096
Net occupancy expense.....	24,849	25,339	51,000	49,645	48,101
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	53	53	106	106	106
Other operating expenses.....	58,116	63,684	123,512	132,367	130,995
Fee income on mutual funds and annuities.....	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,750	2,904	2,836	2,973	2,837
Average personnel expense per employee.....	48.23	40.55	87.85	85.33	82.16
Average assets per employee.....	9,256.08	7,119.88	7,770.45	6,427.06	6,365.80

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0	2.15	10	0	2.20	10	0	2.02	10	0	2.72	10	0	3.08
Overhead expenses / Net Interest Income + non-interest income	53.73	59.03	28	54.66	63.28	21	55.59	62.28	27	55.34	61.29	23	54.23	60.88
Percent of Average Assets														
Total overhead expense	1.69	2.24	17	2	2.63	20	1.92	2.57	20	2.28	2.69	30	2.28	2.71
Personnel expense.....	1.04	1.25	26	1.14	1.31	30	1.13	1.30	31	1.33	1.41	41	1.29	1.44
Net occupancy expense.....	0.20	0.24	25	0.25	0.26	42	0.23	0.26	34	0.26	0.28	42	0.27	0.28
Other operating expenses.....	0.46	0.73	11	0.62	0.99	17	0.56	0.94	14	0.69	0.97	27	0.73	0.97
Overhead less non-interest income	1.15	1.10	47	1.42	1.36	58	1.35	1.25	55	1.58	1.32	66	1.54	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	53.01	58.45	25	53.83	62.83	18	54.76	61.82	24	54.55	60.64	22	53.40	60.37
Personnel expense.....	32.60	33.10	42	30.65	32.43	33	32.19	32.36	44	31.76	32.39	44	30.19	32.51
Net occupancy expense.....	6.11	6.33	46	6.60	6.65	48	6.59	6.58	51	6.21	6.52	44	6.23	6.48
Other operating expenses.....	14.30	18.60	19	16.59	23.06	21	15.97	22.28	20	16.58	21.20	26	16.98	20.90
Total non-interest income	17.08	28.18	25	15.51	27.40	24	16.32	28.83	24	16.80	29.23	24	17.47	28.50
Fiduciary activities income	0	2.24	12	0	2.10	12	0	2.09	12	0	1.97	14	0	2.14
Service charges on domestic deposit accounts	5.15	3.19	83	5.42	3.35	84	5.50	3.27	84	6.45	3.88	84	6.35	4.15
Trading revenue.....	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.85
Investment banking fees and commissions.....	0	2.52	6	0	2.64	6	0	2.46	6	0	3.54	5	0	3.42
Insurance activities revenue.....	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0.07	0.55	33	-0.12	-0.20	27	-0.10	0.01	23	0	0.28	12	0.27	0.65
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.15	3.83	35	1.08	2.89	41	1.30	3.92	40	0.71	1.86	33	0.48	1.61
Other non-interest income.....	10.72	9.26	70	9.12	9.31	56	9.62	9.65	59	9.65	10.04	60	10.37	9.86
Overhead less non-interest income	35.93	29.94	66	38.32	34.19	61	38.43	31.93	67	37.75	31.06	66	35.93	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.11	21.54	32	18.49	18.39	44	18.62	18.63	44	19.33	20.56	38	19.51	19.04
Applicable income tax + TE / Pretax net operating income + TE	22.97	23.10	49	23.24	22.75	52	22.77	21.18	55	23.50	23.23	56	23.44	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans		11,932,040	10,992,746	11,276,010	10,698,436	10,098,850	8.54	36.27
Commercial and industrial loans		757,824	1,216,691	1,233,899	188,546	177,482	-37.71	441.43
Loans to individuals		70,186	69,104	71,463	87,396	90,356	1.57	-23.96
Loans to depository institutions and acceptances of other banks		0	0	0	0	0		
Agricultural loans		0	0	0	22	30		
Other loans and leases		607,958	563,588	586,957	530,628	409,845	7.87	170.56
Less: Unearned income		0	0	0	0	0		
Loans and leases, net of unearned income		13,368,008	12,842,129	13,168,329	11,505,028	10,776,563	4.09	45.10
Less: Allowance for loan and lease losses		154,223	142,829	149,408	109,093	100,085	7.98	71.45
Net loans and leases		13,213,785	12,699,300	13,018,921	11,395,935	10,676,478	4.05	44.84
Debt securities that reprice or mature in over 1 year		9,432,147	5,470,602	8,794,043	5,656,490	6,157,910	72.42	78.76
Mutual funds and equity securities		634	111	155	215	139	471.17	
Subtotal		22,646,566	18,170,013	21,813,119	17,052,640	16,834,527	24.64	57.27
Interest-bearing bank balances		1,659,647	2,189,103	1,090,000	1,127,543	580,718	-24.19	106.74
Federal funds sold and reverse repos		0	0	0	0	0		
Debt securities that reprice or mature within 1 year		1,225,408	973,405	271,634	764,580	227,488	25.89	1750.85
Trading assets		0	0	0	0	0		
Total earning assets		25,531,621	21,332,521	23,174,753	18,944,763	17,649,518	19.68	66.42
Non-interest-bearing cash and due from depository institutions		364,323	340,962	372,663	189,369	180,339	6.85	127.42
Premises, fixed assets, and leases		295,825	324,012	310,465	329,322	331,513	-8.70	-13.90
Other real estate owned		5,031	450	3,192	1,124	1,575	1018.00	94.17
Investment in unconsolidated subsidiaries		0	0	0	0	928		-100.00
Intangible and other assets		620,156	568,443	609,868	506,734	414,289	9.10	60.97
Total assets		26,816,956	22,566,388	24,470,941	19,971,312	18,578,162	18.84	65.18
Quarterly average assets		26,185,768	21,475,420	23,816,650	19,675,376	18,459,531	21.93	64.70
Average loans and leases (YTD)		13,431,892	12,031,906	12,517,936	11,041,088	10,479,349	11.64	49.34
Memoranda								
Loans held-for-sale		9,788	27,935	19,248	21,299	3,229	-64.96	-30.89
Loans not held-for-sale		13,358,220	12,814,194	13,149,081	11,483,729	10,773,334	4.25	45.21
Real estate loans secured by 1–4 family		7,206,495	6,962,306	7,086,139	6,778,578	6,494,558	3.51	27.35
Commercial real estate loans		4,720,054	4,023,747	4,183,920	3,913,298	3,596,896	17.30	52.58
Construction and land development		937,112	923,093	894,196	945,839	1,048,435	1.52	12.67
Multifamily		877,235	611,968	644,497	606,386	528,219	43.35	103.62
Nonfarm nonresidential		2,905,707	2,488,686	2,645,227	2,361,073	2,020,242	16.76	58.69
Real estate loans secured by farmland		5,491	6,693	5,951	6,560	7,396	-17.96	44.92
Total investment securities		10,658,189	6,444,118	9,065,832	6,421,285	6,392,322	65.39	96.79
U.S. Treasury securities		0	695,293	0	509,050	279,313	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)		782,779	94,079	336,777	208,972	792,619	732.04	1513.05
Municipal securities		782,270	988,082	741,474	891,824	1,036,466	-20.83	-31.17
Mortgage-backed securities		9,092,506	4,666,553	7,987,426	4,811,224	4,283,785	94.84	117.55
Asset-backed securities		0	0	0	0	0		-100.00
Other debt securities		0	0	0	0	0		
Mutual funds and equity securities		634	111	155	215	139	471.17	
Available-for-sale securities		9,896,196	5,193,012	8,088,336	4,993,149	4,079,537	90.57	215.83
U.S. Treasury securities		0	695,293	0	509,050	239,354	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)		782,779	94,079	336,777	193,973	194,596	732.04	3027.49
Municipal securities		304,637	361,134	195,073	235,432	333,986	-15.64	-30.27
Mortgage-backed securities		8,808,780	4,042,506	7,556,486	4,054,694	3,311,601	117.90	236.21
Asset-backed securities		0	0	0	0	0		-100.00
Other debt securities		0	0	0	0	0		
Mutual funds and equity securities		0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)		56,158	66,875	70,086	63,451	22,856	-16.03	-35.71
Available-for-sale securities appreciation (depreciation)		29,610	69,838	78,395	50,939	30,816	-57.60	-74.55
Structured notes, fair value		25,014	0	0	0	130,019		66.62
Pledged securities		1,458,911	1,382,055	1,140,399	1,108,569	1,149,174	5.56	-1.14

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,835,564	1,836,416	2,084,182	1,543,087	1,400,123	54.41	140.28
NOW, ATS and transaction accounts	777,632	623,927	742,520	597,616	543,682	24.64	48.91
Time deposits less brokered deposits < \$250K	950,378	1,029,225	996,864	1,141,872	890,882	-7.66	
MMDA and other savings accounts	19,530,933	16,323,138	17,712,662	14,174,093	13,663,152	19.65	67.98
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	24,094,507	19,812,706	21,536,228	17,456,668	16,497,839	21.61	72.11
Time deposits of \$250K or more	292,352	354,852	340,470	480,329	180,317	-17.61	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	0	0	0	0	0	0	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	69,358	68,507	64,973	62,286	59,258	1.24	7.75
Other borrowings w/remaining maturity over 1 year	14,167	14,421	14,296	14,543	14,777	-1.76	-41.55
Brokered deposits < \$250K	0	5,475	5,802	4,435	5,827	-100.00	
Noncore funding	375,877	443,255	425,541	561,593	260,179	-15.20	-44.41
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	0	0	0	0	30,518		-100.00
Other liabilities	350,277	422,038	546,741	109,962	104,239	-17.00	162.18
Total liabilities	24,820,661	20,677,999	22,508,510	18,128,223	16,892,775	20.03	67.02
Equity Capital							
Perpetual preferred stock (including surplus)	20,767	20,963	21,730	21,535	20,380	-0.93	76.64
Common stock	103,158	77,492	90,073	70,317	55,432	33.12	140.44
Common surplus	36,974	37,134	42,450	38,200	32,216	-0.43	251.73
Retained earnings	1,813,098	1,700,259	1,749,199	1,674,718	1,554,179	6.64	46.54
Accumulated other comprehensive income	22,298	52,541	58,979	38,319	23,180	-57.56	-69.01
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	1,996,295	1,888,389	1,962,431	1,843,089	1,685,387	5.71	45.24
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	1,996,295	1,888,389	1,962,431	1,843,089	1,685,387	5.71	45.24
Total liabilities and capital	26,816,956	22,566,388	24,470,941	19,971,312	18,578,162	18.84	65.18
Memoranda							
Non-interest-bearing deposits	2,835,564	1,836,416	2,084,182	1,543,087	1,400,123	54.41	140.28
Interest-bearing deposits	21,551,295	18,336,617	19,798,318	16,398,345	15,283,860	17.53	60.75
Total deposits	24,386,859	20,173,033	21,882,500	17,941,432	16,683,983	20.89	67.18
Long-term debt that reprices within 1 year	0	0	0	0	0	0	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,962,431	1,843,089	1,843,089	1,685,387	1,531,240		
Accounting restatements	6,185	0	0	168	0		
Net income	142,807	109,813	237,688	270,800	271,116		
Net sale of new perpetual preferred stock	-1,729	-1,193	-548	323	-120		
Net sale of new common stock	560	-841	15,067	-2,024	-10,814		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	77,278	76,701	153,526	126,704	90,505		
Change in other comprehensive income	-36,681	14,222	20,661	15,139	-15,530		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,996,295	1,888,389	1,962,431	1,843,089	1,685,387		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	44.49	36.32	70	48.71	36.22	73	46.08	36.22	68	53.57	37.78	73	54.36	37.19	78
Commercial and industrial loans	2.83	12.25	6	5.39	14.99	12	5.04	13.52	12	0.94	12.02	5	0.96	12.85	5
Loans to individuals	0.26	3.48	19	0.31	3.53	21	0.29	3.40	20	0.44	4.20	23	0.49	4.31	23
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0	0.21	12	0	0.20	11	0	0.19	11	0	0.24	23	0	0.30	24
Other loans and leases.....	2.27	4.22	34	2.50	4.66	38	2.40	4.63	32	2.66	5.01	37	2.21	5	29
Net loans and leases.....	49.27	59.81	18	56.28	63.21	23	53.20	61.58	20	57.06	63.77	23	57.47	63.98	24
Debt securities over 1 year.....	35.17	17.61	96	24.24	14.01	91	35.94	15.55	97	28.32	14.60	96	33.15	14.63	96
Mutual funds and equity securities	0	0.06	37	0	0.05	30	0	0.05	31	0	0.06	31	0	0.06	29
Subtotal	84.45	78.32	75	80.52	78.43	44	89.14	78.16	92	85.39	79.65	63	90.61	79.97	93
Interest-bearing bank balances	6.19	9.11	31	9.70	6.78	75	4.45	7.51	31	5.65	3.06	76	3.13	3.04	60
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	4.57	1.53	90	4.31	1.83	85	1.11	1.68	44	3.83	1.91	81	1.22	1.96	49
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	95.21	91.43	90	94.53	90.72	92	94.70	91.05	91	94.86	89.53	96	95	89.74	94
Non-interest cash and due from depository institutions.....	1.36	1.01	78	1.51	1.08	82	1.52	1.07	88	0.95	1.14	35	0.97	1.21	34
Other real estate owned.....	0.02	0.02	68	0	0.03	21	0.01	0.02	54	0.01	0.03	26	0.01	0.04	26
All other assets.....	3.43	7.50	3	3.96	8.16	4	3.77	7.82	3	4.19	9.27	3	4.03	8.98	7
Memoranda															
Short-term investments	10.76	12.01	48	14.01	10.58	75	5.56	11.17	25	9.47	7.63	70	4.35	7.80	47
U.S. Treasury securities.....	0	1.08	12	3.08	0.92	85	0	0.84	17	2.55	1.03	76	1.50	1.04	70
US agency securities (excluding mortgage-backed securities)	2.92	0.77	89	0.42	0.48	57	1.38	0.63	78	1.05	0.54	76	4.27	0.69	92
Municipal securities	2.92	1.72	75	4.38	1.45	85	3.03	1.69	73	4.47	1.34	87	5.58	1.62	90
Mortgage-backed securities	33.91	12.97	98	20.68	11.11	90	32.64	11.75	98	24.09	11.44	93	23.06	11.13	94
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.52	8	0	0.39	10	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale.....	0.04	0.42	29	0.12	0.48	33	0.08	0.52	27	0.11	0.39	36	0.02	0.30	26
Loans held for investment	49.81	59.85	18	56.78	63.46	24	53.73	61.72	22	57.50	63.50	25	57.99	63.93	26
Real estate loans secured by 1–4 family	26.87	11.69	93	30.85	12.29	94	28.96	11.91	94	33.94	13.29	94	34.96	13.46	96
Revolving	1.44	1.45	57	1.84	1.80	57	1.53	1.66	55	2.20	2.07	57	2.39	2.27	57
Closed-end, secured by first liens	25.12	9.84	92	28.47	9.99	95	27.05	9.81	95	31.03	10.69	94	31.79	10.57	96
Closed-end, secured by junior liens	0.32	0.20	82	0.55	0.26	85	0.38	0.22	82	0.71	0.28	89	0.78	0.31	89
Commercial real estate loans	17.60	22.48	35	17.83	21.90	38	17.10	22.22	34	19.59	22.23	43	19.36	21.58	46
Construction and land development	3.49	3.35	53	4.09	3.32	63	3.65	3.40	57	4.74	3.44	67	5.64	3.51	78
Multifamily	3.27	3.31	60	2.71	3.07	53	2.63	3.12	51	3.04	3.01	58	2.84	2.72	63
Nonfarm nonresidential	10.84	14.81	33	11.03	14.50	36	10.81	14.72	33	11.82	14.69	39	10.87	14.44	39
Real estate loans secured by farmland.....	0.02	0.34	37	0.03	0.33	38	0.02	0.33	37	0.03	0.36	38	0.04	0.41	43

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	89.26	59.66	96	85.60	55.37	95	85.63	57.15	93	92.99	57.46	98	93.71	56.49	97
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	89.26	59.66	96	85.60	55.37	95	85.63	57.15	93	92.99	57.46	98	93.71	56.49	97
Real estate loans secured by 1–4 family.....	53.91	19.82	96	54.21	19.50	98	53.81	19.43	97	58.92	20.75	98	60.27	21.10	98
Revolving	2.88	2.42	59	3.23	2.79	57	2.85	2.64	57	3.81	3.15	58	4.13	3.50	59
Closed-end.....	51.03	17.22	96	50.99	16.49	98	50.97	16.59	97	55.11	17.39	98	56.14	17.39	98
Commercial real estate loans	35.31	36.54	43	31.33	32.96	42	31.77	34.63	42	34.01	33.52	46	33.38	32.14	48
Construction and land development.....	7.01	5.50	64	7.19	4.97	73	6.79	5.26	66	8.22	5.09	75	9.73	5.20	80
1–4 family.....	1.85	1.11	76	2.40	0.93	83	1.87	0.93	78	2.53	0.94	83	2.72	1.02	84
Other.....	5.16	4.33	62	4.79	3.90	62	4.92	4.19	61	5.69	4.02	71	7.01	4.05	82
Multifamily.....	6.56	5.34	66	4.77	4.72	58	4.89	4.96	58	5.27	4.69	67	4.90	4.10	67
Nonfarm nonresidential	21.74	24.14	42	19.38	21.76	39	20.09	22.93	39	20.52	22.15	44	18.75	21.40	43
Owner-occupied.....	7.18	8.14	49	6.08	7.38	39	6.66	7.68	43	6.54	7.72	45	6.36	8.03	44
Other.....	14.55	15.71	44	13.30	14.16	45	13.43	14.95	41	13.98	14.34	48	12.39	13.38	47
Real estate loans secured by farmland.....	0.04	0.59	37	0.05	0.52	40	0.05	0.54	37	0.06	0.55	41	0.07	0.63	44
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	5.67	20.98	6	9.47	23.90	9	9.37	22.17	10	1.64	19.53	5	1.65	20.32	5
Loans to individuals	0.53	6.28	19	0.54	6.11	21	0.54	6.13	20	0.76	7.13	20	0.84	7.36	21
Credit card loans	0.44	0.51	73	0.45	0.64	72	0.45	0.65	72	0.62	0.81	71	0.68	1.02	73
Agricultural loans.....	0	0.37	12	0	0.31	11	0	0.32	11	0	0.37	23	0	0.46	24
Other loans and leases.....	4.55	8.03	46	4.39	8.93	40	4.46	9.09	42	4.61	9.85	38	3.80	9.66	33
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	564.10	383.17	87	559.26	392.62	80	552.79	381.27	82	562.86	391.26	79	567.65	379.80	77
Real estate loans secured by 1–4 family.....	340.69	124.52	95	354.21	133.24	95	347.39	125.03	95	356.63	138.18	95	365.06	137.84	96
Revolving	18.19	15.53	61	21.09	19.64	59	18.37	17.42	58	23.07	21.26	59	24.99	23.33	61
Closed-end.....	322.50	107.53	95	333.12	112.01	96	329.02	106.14	96	333.56	115.20	95	340.06	112.79	97
Commercial real estate loans	223.14	238.21	43	204.71	237.30	38	205.11	234.65	39	205.88	229.44	42	202.18	219.72	46
Construction and land development.....	44.30	35.52	65	46.96	35.78	66	43.84	35.62	64	49.76	34.95	68	58.93	35.36	77
1–4 family.....	11.71	7.06	76	15.66	6.74	81	12.05	6.34	78	15.32	6.61	79	16.49	7.04	79
Other.....	32.59	28.07	61	31.30	27.86	59	31.79	28.16	58	34.44	27.32	62	42.44	27.26	73
Multifamily.....	41.47	34.78	70	31.13	33.28	55	31.60	32.74	60	31.90	31.04	59	29.69	27.85	62
Nonfarm nonresidential	137.37	157.17	38	126.61	157.33	39	129.68	155.06	39	124.22	152.10	41	113.56	147.22	41
Owner-occupied.....	45.40	52.65	45	39.73	53.29	39	42.99	52.37	42	39.60	53.07	41	38.51	54.89	39
Other.....	91.97	102.08	44	86.88	101.60	40	86.69	100.54	39	84.62	97.41	44	75.05	91.80	44
Real estate loans secured by farmland.....	0.26	3.59	36	0.34	3.50	39	0.29	3.44	36	0.35	3.60	38	0.42	4.02	43
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	35.83	127.07	6	61.90	159.86	11	60.49	139.91	12	9.92	122.02	6	9.98	128.82	5
Loans to individuals	3.32	35.29	22	3.52	38.40	21	3.50	37.47	22	4.60	43.51	24	5.08	42.67	23
Credit card loans	2.81	2.61	73	2.91	3.43	70	2.93	3.30	71	3.75	4.34	71	4.13	5.31	72
Agricultural loans.....	0	2.01	12	0	2.03	11	0	1.88	11	0	2.18	22	0	2.72	24
Other loans and leases.....	28.74	46.75	43	28.67	51.14	38	28.77	49.54	39	27.92	52.44	34	23.04	51.79	31
Supplemental															
Non-owner occupied CRE loans / Gross loans	28.30	28.84	49	25.36	26.07	47	25.16	27.32	46	27.57	26.45	49	27.14	24.79	52
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	178.84	187.37	48	165.69	186.18	41	162.41	183.76	41	166.89	178.57	45	164.39	167.93	49
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	224.24	244.59	41	205.42	244.21	37	205.40	240.85	39	206.49	236.10	41	202.90	225.98	44

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	10.76	12.01	48	14.01	10.58	75	5.56	11.17	25	9.47	7.63	70	4.35	7.80	47
Liquid assets	44.37	28.17	89	35.39	24.60	84	39.99	26.22	86	34.28	22.44	80	32.91	22.72	80
Investment securities	39.74	19.64	97	28.56	16.55	89	37.05	17.85	96	32.15	16.99	92	34.41	17.27	94
Net loans and leases	49.27	59.81	18	56.28	63.21	23	53.20	61.58	20	57.06	63.77	23	57.47	63.98	24
Net loans, leases and standby letters of credit	49.39	60.62	16	56.43	64.12	21	53.32	62.48	19	57.26	64.84	22	57.72	65.07	23
Core deposits	89.85	74.75	99	87.80	68.08	99	88.01	70.67	99	87.41	63.09	99	88.80	62.13	99
Noncore funding	1.40	10.89	2	1.96	16.68	1	1.74	14.13	2	2.81	19.36	1	1.40	21.34	0
Time deposits of \$250K or more	1.09	1.81	37	1.57	2.56	35	1.39	2.11	38	2.41	2.94	49	0.97	2.89	21
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.20	11	0	1.49	9	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.52	29	0	0.52	26	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.26	0.99	51	0.30	2.06	27	0.27	1.24	41	0.31	3.01	19	0.32	3.67	15
Earning assets that reprice within 1 year	17.14	38.93	6	27.70	39.71	18	17.31	39.38	6	26.43	39.29	15	21.08	40.29	9
Interest-bearing liabilities that reprice within 1 year	3.55	7.04	25	4.93	9.42	21	4.45	8.20	31	6.30	10.19	23	4.46	10.01	20
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	13.60	30.25	15	22.77	28.34	35	12.86	29.11	13	20.12	26.63	32	16.62	27.38	28
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-11.08	-1.82	23	-14.97	6.94	3	-4.29	3.20	29	-7.80	14.45	5	-3.26	16.62	5
Net short-term noncore funding dependence	-11.56	-8.21	33	-15.53	-2.29	14	-4.72	-4.76	44	-8.62	3.38	14	-3.73	4.66	17
Short-term investment / Short-term noncore funding	1,085.67	284.81	93	929.61	138.95	97	409.10	184.19	87	448.31	77.77	97	448.98	66.46	96
Liquid assets - short-term noncore funding / Nonliquid assets	77.98	34.02	90	52.44	23.27	87	64.38	28.18	88	48.94	16.97	87	47.61	16.04	85
Net loans and leases / Total deposits	54.18	74.66	9	62.95	82.84	12	59.49	79.43	10	63.52	90.31	10	63.99	90.08	10
Net loans and leases / Core deposits	54.84	81.17	6	64.10	93.70	7	60.45	88.34	7	65.28	103.93	5	64.71	105	5
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	2.86	0.84	88	3.67	1.82	77	3.71	1.57	82	3.54	0.72	96	1.36	-0.82	98
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.51	1.94	45	3.83	4.82	46	4.15	4.31	58	2.84	1.36	82	1.84	-1.98	99
Structured notes appreciation (depreciation) / Tier 1 capital	0	0.01	37	0	0		0.02	0		0	0	0	0	-0.05	90
Percent of Investment Securities															
Held-to-maturity securities	7.14	13.42	50	19.41	12.14	67	10.78	11.38	58	22.24	12.67	68	36.18	16.19	79
Available-for-sale securities	92.85	84.66	50	80.59	85.75	35	89.22	87.23	42	77.76	85.40	32	63.82	81.88	20
U.S. Treasury securities	0	5.52	12	10.79	5.43	80	0	4.72	16	7.93	6.15	71	4.37	6.99	56
US agency securities (excluding mortgage-backed securities)	7.34	4.50	74	1.46	3.23	49	3.71	4.01	66	3.25	3.49	62	12.40	4.02	87
Municipal securities	7.34	8.87	58	15.33	9.39	71	8.18	9.83	57	13.89	7.75	74	16.21	9.16	73
Mortgage-backed securities	85.31	66.59	77	72.42	67.27	56	88.10	66.64	77	74.93	67.43	52	67.01	65.45	46
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.17	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0.01	0.32	32	0	0.37	28	0	0.35	28	0	0.40	30	0	0.42	25
Debt securities 1 year or less	11.50	8.69	72	15.11	11.75	70	3	10.55	23	11.91	11.86	60	3.56	11.91	22
Debt securities 1 to 5 years	2.04	17.05	9	61.92	18.03	93	37.01	17.03	87	72.92	17.94	96	73.38	19.18	96
Debt securities over 5 years	86.45	72.17	71	22.98	66.01	7	59.99	69.86	28	15.17	66.02	6	22.95	64.73	8
Pledged securities	13.69	33.87	22	21.45	37.40	32	12.58	35.67	22	17.26	30.57	35	17.98	33.30	29
Structured notes, fair value	0.23	0.03	90	0	0.02	42	0	0.02	42	0	0.03	42	2.03	0.04	96
Percent Change from Prior Like Quarter															
Short-term investments	-8.77	51.37	20	113.31	146.89	52	-28.04	183.32	4	134.11	26.69	89	14.90	6.77	65
Investment securities	65.39	33.34	78	-2.03	14.17	21	41.18	23.62	78	0.45	11.75	29	6.86	9.42	61
Core deposits	21.61	16.88	74	17.65	25.99	26	23.37	26.88	45	5.81	11.23	40	5.78	7.29	54
Noncore funding	-15.20	-23.76	61	-16.65	-2.41	32	-24.23	-12.18	37	115.85	6.59	97	-18.32	10.67	8

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	3,523,455	2,761,629	2,930,308	2,778,686	2,530,307
Commit: Secured commercial real estate loans	1,568,539	920,304	1,089,967	1,003,189	867,995
Commit: Unsecured real estate loans	62,877	38,763	57,750	42,612	32,575
Credit card lines (reported semiannually, June/Dec)	405,615	427,300	408,588	420,062	420,328
Securities underwriting	0	0	0	0	0
Standby letters of credit	31,665	34,651	29,900	39,809	47,380
Commercial and similar letters of credit	517	483	483	10	1,704
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	30,559	88,691	52,423	40,677	15,831
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	370,353	382,140	375,149	353,399	258,857
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)	13.14	22.45	15	12.24	21.74	16	11.97	22.01	14	13.91	23.52	18	13.62	24.05
Standby letters of credit	0.12	0.67	8	0.15	0.72	15	0.12	0.71	10	0.20	0.84	20	0.26	0.92
Commercial and similar letters of credit	0	0.02	49	0	0.02	46	0	0.02	46	0	0.02	35	0.01	0.02
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69
Derivative contracts	1.49	49.75	9	2.09	51.68	8	1.75	48.62	7	1.97	68.47	11	1.48	65.81
Interest rate contracts	1.49	35.96	9	2.09	36.85	9	1.75	34.36	8	1.97	47.31	11	1.48	43.84
Interest rate futures and forward contracts	0.11	5.17	39	0.39	9.28	42	0.21	6.21	34	0.20	10.67	38	0.09	11.40
Written options contracts (interest rate)	0	1.82	9	0	2.30	9	0	2.18	9	0	2.47	10	0	2.16
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32
Interest rate swaps	1.38	20.67	17	1.69	22.27	16	1.53	20.83	15	1.77	28.86	15	1.39	26.74
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)	26.23	42.93	28	22.95	41.55	24	23.41	42.82	25	25.17	45.53	28	24.15	44.93

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	400,912	470,831	427,572	394,076	274,688
Interest rate contracts	400,912	470,831	427,572	394,076	274,688
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	30,559	88,691	52,423	40,677	15,831
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	370,353	382,140	375,149	353,399	258,857
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	400,912	470,831	427,572	394,076	274,688
Interest rate contracts	400,912	470,831	427,572	394,076	274,688
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	400,912	470,831	427,572	394,076	274,688
One year or less	30,559	88,691	52,423	40,677	15,831
Over 1 year to 5 years	58,353	33,408	47,028	7,239	0
Over 5 years	312,000	348,732	328,121	346,160	258,857
Gross negative fair value (absolute value)	24,424	49,287	38,298	12,275	886
Gross positive fair value.....	1,015	703	443	2,161	6,211
Held for trading.....	0	0	0	0	0
Non-traded.....	1,015	703	443	2,161	6,211
Current credit exposure on risk-based capital derivative contracts	615	0	0	2,004	6,102
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	7.62	12.57	55	18.84	12.99	68	12.26	14.05	57	10.32	13.49	59	5.76	12.78	47
Written options	0	7.49	7	0	8.37	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0	7.20	7	0	7.94	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	92.38	71.23	68	81.16	69.92	56	87.74	68.76	63	89.68	69.75	67	94.24	70.34	69
Held for trading	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	100	91.87	76	100	89.91	78	100	91.48	75	100	93.86	75	100	94.47	75
One year or less	7.62	28.05	33	18.84	30.94	48	12.26	32.05	39	10.32	32.17	33	5.76	32.51	26
Over 1 year to 5 years	14.56	26.03	31	7.10	27.26	22	11	27.06	25	1.84	30.45	15	0	31.16	4
Over 5 years	77.82	30.08	93	74.07	28.48	92	76.74	29.56	93	87.84	28.09	96	94.24	28.71	97
Gross negative fair value (absolute value)	6.09	1.25	97	10.47	1.76	98	8.96	1.55	99	3.11	0.83	96	0.32	0.72	17
Gross positive fair value	0.25	1.68	6	0.15	2.69	5	0.10	2.23	3	0.55	1.19	23	2.26	0.85	94
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	38	0.03	0.07	42	0.02	0.07	40	0.01	0.06	33	0	0.06	10
Gross positive fair value (X)	0	0.07	6	0	0.11	3	0	0.09	3	0	0.07	11	0	0.06	21
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	19	0	0.02	17	0	0.02	14	0	0.01	39	0	0.01	54
Current credit exposure (X)	0	0.05	12	0	0.08	5	0	0.06	5	0	0.05	16	0	0.04	32
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.63	12	0	1.03	5	0	0.85	5	0.02	0.73	17	0.06	0.53	38

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	149,408	109,093	109,093	100,085	96,603
Gross losses	1,988	2,740	5,499	6,582	7,057
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	729	1,307	2,332	3,023	2,887
Net losses	1,259	1,433	3,167	3,559	4,170
Provision for loan and lease losses	6,074	35,169	43,482	12,567	7,652
Adjustments	0	0	0	0	0
Ending balance	154,223	142,829	149,408	109,093	100,085
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.05	-0.14	84	0.34	0.85	14	0.20	0.51	14	0.07	0.15	28	0.04	0.14	21
Provision for loan and lease losses / Average loans and leases	0.09	-0.25	87	0.58	1.37	15	0.35	0.82	17	0.11	0.24	33	0.07	0.24	21
Provision for loan and lease losses / Net loan and lease losses	482.45	77.32	84	2,454.22	792.43	91	1,372.97	487.86	89	353.10	130.58	94	183.50	134.68	81
Allowance for loan and lease losses / Total loans and leases not held for sale	1.15	1.39	31	1.11	1.51	24	1.14	1.58	24	0.95	0.83	65	0.93	0.90	54
Allowance for loan and lease losses / Total loans and leases	1.15	1.37	34	1.11	1.48	25	1.13	1.55	25	0.95	0.81	65	0.93	0.89	54
Allowance for loan and lease losses / Net loans and leases losses (X)	61.25	15.27	92	49.84	11.83	91	47.18	11.58	92	30.65	8.03	92	24	7.54	89
Allowance for loan and lease losses / Nonaccrual assets	1,655.64	318.67	96	1,488.27	321.01	94	1,639.50	299.17	96	2,141.18	218.72	96	839.85	214.03	94
ALLL / 90+ days past due + nonaccrual loans and leases	433.10	260.68	82	874.80	244.42	96	752.65	244.34	95	547.08	151.73	96	706.12	160.51	96
Gross loan and lease losses / Average loans and leases	0.03	0.22	9	0.05	0.35	10	0.04	0.34	8	0.06	0.28	15	0.07	0.30	17
Recoveries / Average loans and leases	0.01	0.08	9	0.02	0.07	19	0.02	0.07	17	0.03	0.08	23	0.03	0.09	15
Net losses / Average loans and leases	0.02	0.13	23	0.02	0.28	12	0.03	0.27	10	0.03	0.21	16	0.04	0.22	19
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	13.26	16.12	48	19.86	15.46	70	35.43	33.98	62	42.84	36.22	72	46.15	41.30	67
Earnings coverage of net loan and lease losses (X)	147.87	4.52	93	119.64	21.56	91	106.88	22.91	91	98.85	24.40	91	83.42	21.75	90
Net Loan and Lease Losses By Type															
Real estate loans	0	0.03	46	-0.01	0.03	16	-0.01	0.04	13	-0.01	0.01	16	-0.01	0.02	23
Real estate loans secured by 1–4 family	0	-0.01	72	0	0.01	43	0	0.01	51	-0.01	0.01	23	0	0.01	28
Revolving	0	-0.05	62	0	0.01	47	0.01	0.01	61	-0.02	0.02	22	-0.02	0.03	23
Closed-end	0	-0.01	73	0	0.01	44	0	0	52	-0.01	0	27	0	0.01	38
Commercial real estate loans	0	0.05	32	-0.02	0.03	4	-0.02	0.07	3	-0.02	0.01	8	-0.03	0.01	15
Construction and land development	0	0	64	-0.01	0	29	-0.04	0	18	0	-0.01	41	0	-0.03	54
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0	-0.01	63	-0.01	0	26	-0.04	0	13	0	-0.01	38	0	-0.02	50
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.07	28	-0.03	0.05	3	-0.02	0.11	1	-0.03	0.02	8	-0.05	0.02	6
Owner-occupied	0	0.01	46	0	0.02	36	0	0.02	26	0	0.01	45	-0.01	0.01	9
Other	0	0.06	25	-0.03	0.03	3	-0.02	0.08	2	-0.03	0.01	4	-0.04	0.01	7
Real estate loans secured by farmland	0	-0.01	58	-1.02	0.02	0	-0.55	0.02	1	0	0.01	48	0	0	50
Commercial and industrial loans	0.01	0.20	25	0	0.46	6	0.04	0.47	15	0.06	0.37	14	-0.04	0.31	5
Loans to individuals	1.20	0.78	71	2.31	1.41	79	1.48	1.13	72	1.65	1.17	72	1.95	1.16	78
Credit card loans	1.42	2.18	31	2.42	3.43	31	1.51	2.92	23	1.52	3.11	22	1.81	2.92	25
Agricultural loans		0.03			0.15			0.19		0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0			0			0		0		0		0	
Other loans and leases	0.24	0.08	82	0.40	0.13	85	0.39	0.15	83	0.66	0.15	89	0.88	0.14	94

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		30,866		55,205		66,507		63,625		67,219
90+ days past due loans and leases		26,294		6,730		10,738		14,846		9,043
Nonaccrual loans and leases		9,315		9,597		9,113		5,095		5,131
Total past due and nonaccrual loans and leases		66,475		71,532		86,358		83,566		81,393
Restructured 30–89 days past due		276		250		1,400		805		2,401
Restructured 90+ days past due		883		551		536		766		0
Restructured nonaccrual		379		1,284		1,104		1,717		2,853
Total restructured loans and leases		1,538		2,085		3,040		3,288		5,254
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		8,356		9,291		7,096		11,374		12,427
Other real estate owned		5,031		450		3,192		1,124		1,575
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		6,786
Total other assets past due and nonaccrual		0		0		0		0		6,786
Percent of Loans and Leases										
30–89 days past due loans and leases	0.23	0.27	59	0.43	0.36	67	0.51	0.39	71	0.55
90+ days past due loans and leases	0.20	0.10	83	0.05	0.13	53	0.08	0.12	62	0.13
Nonaccrual loans and leases	0.07	0.58	3	0.07	0.61	3	0.07	0.66	3	0.04
90+ days past due and nonaccrual loans and leases	0.27	0.73	14	0.13	0.80	3	0.15	0.85	2	0.17
30–89 days past due restructured	0	0.01	53	0	0.01	47	0.01	0.01	68	0.01
90+ days past due restructured	0.01	0	82	0	0.01	75	0	0.01	78	0.01
Nonaccrual restructured	0	0.12	6	0.01	0.13	12	0.01	0.13	11	0.01
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.23	0.27	59	0.43	0.37	67	0.51	0.40	71	0.55
90+ days past due assets	0.20	0.10	83	0.05	0.13	53	0.08	0.12	62	0.13
Nonaccrual assets	0.07	0.59	3	0.07	0.62	3	0.07	0.67	3	0.04
30+ days past due and nonaccrual assets	0.50	1.04	21	0.56	1.21	16	0.66	1.29	23	0.73
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.13	0.43	11	0.07	0.49	4	0.08	0.52	3	0.10
90+ days past due and nonaccrual assets + other real estate owned	0.15	0.46	11	0.07	0.52	4	0.09	0.55	6	0.11
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.09	0.52	4	0.09	0.56	6	0.09	0.60	3	0.10
Allowance for loan and lease losses	15.47	67.93	6	14.10	65.48	6	14.28	66.66	3	17.57
Equity capital + allowance for loan and lease losses	1.11	4.43	6	0.99	4.83	6	1.01	4.97	7	0.98
Tier 1 capital + allowance for loan and lease losses	1.13	5.28	6	1.02	5.98	5	1.05	6.05	3	1.01
Loans and leases + other real estate owned	0.18	0.88	6	0.16	0.92	3	0.16	0.97	2	0.17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.23	0.24	57	0.44	0.39	65	0.57	0.39	74	0.58	0.38	80	0.63	0.42	79
	90+ days past due		0.08	0.12	73	0.03	0.15	53	0.05	0.16	60	0.11	0.16	68	0.06	0.22	53
	Nonaccrual.....		0.07	0.65	7	0.09	0.63	10	0.08	0.76	7	0.04	0.46	8	0.05	0.57	5
Commercial and industrial	30–89 days past due		0.29	0.17	79	0.52	0.23	86	0.12	0.23	42	0.58	0.31	81	1.41	0.30	98
	90+ days past due		0	0.02	35	0	0.03	39	0.07	0.03	77	0.06	0.05	68	0.02	0.05	56
	Nonaccrual.....		0.15	0.64	13	0.02	0.75	7	0	0.75	3	0.34	0.83	25	0.01	0.76	7
Individuals	30–89 days past due		0.22	0.55	29	0.37	0.58	32	0.28	0.83	20	0.38	0.83	26	0.38	0.84	27
	90+ days past due		0.14	0.07	78	0.11	0.13	65	0.26	0.14	79	0.28	0.17	76	0.29	0.16	76
	Nonaccrual.....		0	0.18	11	0	0.22	9	0	0.28	9	0	0.17	25	0	0.23	18
Depository institution loans	30–89 days past due			0			0.03			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.16			0.31			0.17		0	0.24	26	0	0.17	27
	90+ days past due			0			0.03			0		0	0	42	0	0	43
	Nonaccrual.....			0.69			0.80			0.49		0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due			0.01			0			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.13	0.11	67	0.09	0.14	59	0.07	0.18	54	0.08	0.20	49	0.13	0.17	61
	90+ days past due		2.76	0.01	99	0.52	0.01	98	0.64	0.01	98	0.46	0.01	97	0.64	0.01	98
	Nonaccrual.....		0	0.13	22	0	0.15	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.09	0.35	18	0.07	0.60	8	0.58	0.65	58	0.46	0.67	40	0.59	0.71	52
	90+ days past due	0.06	0.27	59	0.05	0.29	55	0.06	0.33	57	0.09	0.31	59	0.09	0.46	53
	Nonaccrual	0.03	0.82	3	0.04	0.84	3	0.04	0.89	4	0.05	0.73	1	0.05	0.86	2
Revolving	30–89 days past due	0.68	0.29	87	0.39	0.40	57	0.59	0.48	63	0.80	0.45	83	0.81	0.50	79
	90+ days past due	0.06	0.02	84	0.28	0.03	90	0.18	0.03	90	0.07	0.05	75	0.03	0.05	60
	Nonaccrual	0	1.05	5	0	1.27	4	0	1.13	5	0	1	5	0.02	1.17	9
Closed-end	30–89 days past due	0.06	0.36	15	0.05	0.61	5	0.58	0.65	55	0.43	0.70	37	0.57	0.75	48
	90+ days past due	0.06	0.29	59	0.04	0.33	54	0.06	0.38	57	0.09	0.35	59	0.09	0.53	54
	Nonaccrual	0.03	0.77	3	0.05	0.81	4	0.04	0.87	4	0.05	0.70	4	0.05	0.84	3
Junior lien	30–89 days past due	0	0.01	40	0.01	0.02	53	0.03	0.02	73	0.01	0.02	33	0.01	0.03	37
	90+ days past due	0	0	76	0	0	70	0	0	73	0	0	29	0	0	50
	Nonaccrual	0	0.04	18	0.01	0.05	24	0	0.04	19	0.01	0.04	23	0	0.06	20
Commercial real estate	30–89 days past due	0.45	0.14	86	1.08	0.23	95	0.56	0.26	82	0.79	0.18	95	0.71	0.17	95
	90+ days past due	0.11	0.01	95	0	0.02	46	0.04	0.02	82	0.15	0.03	90	0.01	0.03	60
	Nonaccrual	0.13	0.52	18	0.16	0.43	23	0.15	0.62	14	0.03	0.23	14	0.06	0.28	21
Construction and development	30–89 days past due	1.19	0.12	94	1.88	0.24	93	1.16	0.28	89	1.70	0.28	93	1.06	0.21	93
	90+ days past due	0.53	0.01	98	0	0.01	71	0.02	0.01	85	0.64	0.02	98	0.04	0.02	79
	Nonaccrual	0	0.36	14	0	0.25	11	0	0.41	11	0	0.20	26	0	0.19	26
1–4 family	30–89 days past due	0.55	0.02	96	0.96	0.04	99	0.61	0.03	98	0.69	0.06	98	0.72	0.06	98
	90+ days past due	0.11	0	98	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.64	0.07	92	0.92	0.17	90	0.55	0.22	81	1.01	0.20	91	0.34	0.13	81
	90+ days past due	0.42	0	98	0	0	79	0.02	0	90	0.64	0.01	98	0.04	0.02	81
	Nonaccrual	0	0.29	15	0	0.18	14	0	0.35	12	0	0.17	30	0	0.15	31
Multifamily	30–89 days past due	0	0.06	28	0.23	0.08	85	0	0.09	22	0	0.08	19	1.88	0.10	98
	90+ days past due	0.02	0	94	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.35	0.14	82	0.99	0.20	92	0.49	0.23	80	0.62	0.14	95	0.23	0.17	68
	90+ days past due	0	0.01	63	0	0.02	27	0.05	0.02	84	0	0.03	22	0	0.03	50
	Nonaccrual	0.21	0.66	21	0.26	0.55	29	0.24	0.80	22	0.06	0.28	15	0.11	0.30	26
Owner Occupied	30–89 days past due	0.17	0.04	89	0.04	0.07	45	0.26	0.07	92	0.17	0.07	88	0.03	0.09	28
	90+ days past due	0	0	75	0	0.01	30	0.05	0	92	0	0.01	26	0	0.01	25
	Nonaccrual	0	0.25	4	0	0.24	6	0	0.27	5	0.05	0.16	28	0	0.17	6
Other	30–89 days past due	0.18	0.09	79	0.95	0.11	95	0.23	0.14	73	0.44	0.07	95	0.20	0.07	85
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	64
	Nonaccrual	0.21	0.40	45	0.26	0.24	60	0.24	0.44	44	0.01	0.10	20	0.11	0.13	59
Farmland	30–89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due	0.19	0.63	21	0.39	0.90	22	0.28	0.95	20	0.37	1.19	14	0.33	1.22	15
	90+ days past due	0.17	0.39	41	0.13	0.76	32	0.32	0.63	33	0.35	0.78	35	0.36	0.73	36
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018											
Common Equity Tier 1 Capital																
Common stock plus related surplus	140,132	114,626	132,523	108,517	87,648											
Retained earnings	1,813,098	1,700,259	1,749,199	1,674,718	1,554,179											
Accumulated other comprehensive income (AOCI)	22,298	52,541	58,979	38,319	23,180											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	1,975,528	1,867,426	1,940,701	1,821,554	1,665,007											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	12,969	13,075	13,022	13,128	13,233											
Accumulated other comprehensive income-related adjustments	22,298	52,541	58,979	38,319	23,180											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	1,940,261	1,801,810	1,868,700	1,770,107	1,628,594											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	1,940,261	1,801,810	1,868,700	1,770,107	1,628,594											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	20,767	20,963	21,730	21,535	50,380											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	20,767	20,963	21,730	21,535	50,380											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	20,767	20,963	21,730	21,535	50,380											
Tier 1 Capital	1,961,028	1,822,773	1,890,430	1,791,642	1,678,974											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	0	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	159,342	136,909	148,157	113,806	104,500											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity																
Tier 2 capital before deductions	159,342	136,909	148,157	113,806	104,500											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	159,342	136,909	148,157	113,806	104,500											
Exited advanced approach tier 2 capital																
Total capital	2,120,370	1,959,682	2,038,587	1,905,448	1,783,474											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	26,185,768	21,475,420	23,816,650	19,675,376	18,459,531											
Less: Deductions from common equity tier 1 capital	12,969	13,075	13,022	13,128	13,233											
Less: Other deductions	0	0	0	0	0											
Total assets for leverage ratio	26,172,799	21,462,345	23,803,628	19,662,248	18,446,298											
Total risk-weighted assets	13,083,147	10,942,020	11,846,360	10,727,020	10,093,243											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	14.83	12.66	82	16.47	11.98	89	15.77	12.35	86	16.50	12.11	90	16.14	12.09	86	
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45	
Tier 1 capital, column A	14.99	13.44	76	16.66	12.72	89	15.96	13.08	84	16.70	12.78	88	16.63	12.85	86	
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45	
Total capital, column A	16.21	15.42	73	17.91	14.77	87	17.21	15.23	82	17.76	14.36	86	17.67	14.45	85	
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45	
Tier 1 leverage	7.49	9.11	11	8.49	9.03	37	7.94	9.13	14	9.11	9.76	37	9.10	9.71	34	
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		345,388			337,505			342,745			325,116			257,065		2.34	46.14
Analysis Ratios																	
	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 1												
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88				
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53				
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10		
Premium income / Insurance activities revenue	3.14			3.04			2.84			7.32			4.86				
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54				
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42		
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64				
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99				
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42		0	0	42	
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.33	11.54	67	17.17	11.35	74	16.80	11.03	74	17.10	11.51	72	14.45	10.22	62		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34		

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	127,503	138,171	133,368	144,344	157,930
Real estate loans.....	127,488	138,169	133,351	144,344	157,930
Commercial and industrial loans	15	0	17	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	2	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	127,503	138,171	133,368	144,344	157,930
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-7.72	-1.19	38	-12.87	10.27	26	-7.60	-2.40	42	-8.60	22.48	31	-2.45	7.24	34
Total selected assets.....	-7.72	3.19	33	-12.87	5.10	30	-7.60	2.04	33	-8.60	12.40	29	-2.45	3.24	38
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.34	0.36	0.35	0.35	0.27	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		88,463	117,533	198,713	216,382	169,255	-24.73	47.09
Dividends		80,000	108,900	181,400	200,500	155,000	-26.54	45.45
Interest		0	0	0	0	0		
Management and service fees		6,616	6,731	13,559	12,029	10,387	-1.71	48.34
Other income		1,847	1,902	3,754	3,853	3,868	-2.89	170.82
Income from nonbank subsidiaries		0	0	0	13	114		-100.00
Dividends		0	0	0	13	114		-100.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		88,463	117,533	198,713	216,395	169,369	-24.73	46.92
Securities gains (losses)		0	0	0	0	0		
Other operating income		2,406	267	1,740	1,369	1,132	801.12	1109.05
Total operating income		90,869	117,800	200,453	217,764	170,501	-22.86	50.42
Operating Expenses								
Personnel expenses		23,473	17,109	36,550	33,507	31,104	37.20	100.30
Interest expense		44	44	89	89	100	0.00	-74.27
Other expenses		10,597	11,691	22,493	25,477	26,306	-9.36	12.24
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		34,114	28,844	59,132	59,073	57,510	18.27	59.93
Income (loss) before taxes		56,755	88,956	141,321	158,691	112,991	-36.20	45.23
Applicable income taxes (credit)		-6,453	-5,551	-11,702	-11,641	-11,146		
Extraordinary items								
Income before undistributed income of subsidiaries		63,208	94,507	153,023	170,332	124,137	-33.12	38.15
Equity in undistributed income of subsidiaries		79,599	15,308	84,665	100,468	146,979	419.98	75.70
Bank subsidiaries		79,599	15,308	84,665	100,468	146,979	419.98	75.70
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		142,807	109,815	237,688	270,800	271,116	30.04	56.83
Memoranda								
Bank net income		159,599	124,208	266,065	300,968	301,979	28.49	59.11
Nonbank net income		0	0	0	13	114		-100.00
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,905,503	92.26	1,780,200	91.39	1,862,545	91.75	1,758,993	1,642,568	7.04	41.07
Common and preferred stock		1,870,926	90.59	1,746,098	89.64	1,821,855	89.74	1,716,605	1,600,907	7.15	40.38
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		34,577	1.67	34,102	1.75	40,690	2	42,388	41,661	1.39	91.80
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	949	-100.00	
Common and preferred stock		0	0	0	0	0	0	0	928	-100.00	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	21	-100.00	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		8,874	0.43	9,400	0.48	9,877	0.49	9,173	7,645	-5.60	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		77,829	3.77	84,399	4.33	83,600	4.12	63,713	50,784	-7.78	27.73
Cash and due from unrelated depository institution		2,000	0.10	2,000	0.10	2,000	0.10	2,000	3,000	0.00	-33.33
Premises, furnishings, fixtures and equipment		48,814	2.36	52,278	2.68	50,513	2.49	54,005	57,268	-6.63	-11.41
Intangible assets		6,322	0.31	6,322	0.32	6,322	0.31	6,322	6,322	0.00	0.00
Other assets		15,994	0.77	13,293	0.68	15,247	0.75	13,111	10,490	20.32	106.19
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,065,336	100.00	1,947,892	100.00	2,030,104	100.00	1,907,317	1,779,026	6.03	39.04
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	-100.00	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		47,684	2.31	37,427	1.92	45,962	2.26	41,773	39,271	27.41	91.61
Balance due to subsidiaries and related institutions		21,357	1.03	22,076	1.13	21,711	1.07	22,455	54,367	-3.26	-72.39
Total liabilities		69,041	3.34	59,503	3.05	67,673	3.33	64,228	93,638	16.03	-37.80
Equity Capital		1,996,295	96.66	1,888,389	96.95	1,962,431	96.67	1,843,089	1,685,388	5.71	45.24
Perpetual preferred stock (income surplus)		20,767	1.01	20,963	1.08	21,730	1.07	21,535	20,380	-0.93	76.64
Common stock		103,158	4.99	77,492	3.98	90,073	4.44	70,317	55,432	33.12	140.44
Common surplus		36,974	1.79	37,134	1.91	42,450	2.09	38,200	32,217	-0.43	251.73
Retained earnings		1,813,098	87.79	1,700,259	87.29	1,749,199	86.16	1,674,718	1,554,179	6.64	46.54
Accumulated other comprehensive income		22,298	1.08	52,541	2.70	58,979	2.91	38,319	23,180	-57.56	-69.01
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		2,065,336	100.00	1,947,892	100.00	2,030,104	100.00	1,907,317	1,779,026	6.03	39.04
Memoranda											
Loans and advances from bank subsidiaries		21,322	1.03	22,057	1.13	21,697	1.07	22,415	23,104	-3.33	-13.66
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	30,928	-100.00	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	30,000	-100.00	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	14.37	12.64	66	11.74	4.33	92	12.85	7.29	89	15.28	9.68	93	17.16	10.40	94
Bank net income / Average equity investment in banks	17.42	12.37	86	14.34	4.55	93	15.13	7.45	93	18	10.51	90	20.01	11.19	93
Nonbank net income / Average equity investment in nonbanks		13.40			7.01			9.75		7	7.89	61	8.78	7.10	66
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55		8.78		
Bank net income / Parent net income	111.76	96.24	93	113.11	91.35	75	111.94	88.16	85	111.14	82.22	88	111.38	82.56	92
Nonbank net income / Parent net income	0	3.10	15	0	6.35	15	0	3.59	14	0	5.93	22	0.04	3.78	31
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	3.46	16.87	18	3.15	20.37	17	3.45	20.06	17	3.48	20.43	18	5.56	20.88	26
Total debt / Equity capital	0	11.60	11	0	14.50	11	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.82	7	0	16.78	7	0	16.67	6	0	16.36	7	1.78	17.10	18
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.69	11	0	14.81	11	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.71	11	0	14.64	11	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	39.10	9	0	29.33	11	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	93.72	103.07	9	92.46	103.11	6	92.84	102.81	7	93.14	103.22	7	95.04	103.10	12
Total investment in subs / Equity capital	95.45	108.26	7	94.27	110.49	4	94.91	110.16	5	95.44	111.07	3	97.52	112.48	10
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.44	0.25	11	-0.65	0.67	11	-0.59	0.47	11	-0.47	0.36	11	-0.31	0.35	17
Equity investment in subs – equity cap / Net income-div (X)		0.83			3.93			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	89.23	138.64	28	119.02	143.95	50	101.81	136.59	32	126.15	177.68	33	126.29	162.34	40
Cash from ops + noncash items + op expense / Op expense + dividend	100.92	130.64	35	130.30	154.33	52	111.47	147.24	35	135.18	190.27	32	135.02	174.91	33
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	96.68	103.17	46	121.75	148.07	60	111.40	134.08	47	107.77	116.34	48	97.81	103.19	42
Pretax operating income + interest expense / Interest expense	29,088.64	1,479.01	99	20,272.73	2,733.67	98	58,887.64	2,016.32	99	78,404.49	1,968.54	98	113,091	2,898.75	97
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	29,088.64	1,667.11	99	20,272.73	1,374.36	99	58,887.64	1,539.23	99	30,617.50	1,632.83	96	2,986.84	1,369.37	85
Dividends + interest from subsidiaries / Interest expense + dividends	103.46	153.06	35	141.90	169.52	52	118.09	150.43	41	158.14	210.80	38	171.20	188.90	46
Fees + other income from subsidiaries / Salary + other expenses	24.84	12.78	76	29.98	15.95	73	29.32	13.95	75	26.93	16.52	72	24.83	16.08	68
Net income / Current part of long-term debt + preferred dividends (X)	457.71	41.77	93	368.51	27.95	93	394.18	35.64	93	485.30	57.11	92	537.93	33.93	96
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.16	3.64	59	5.16	3.69	68	4.86	3.85	63	4.29	2.64	69	3.89	2.61	61
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.21	47	0	0.05	46	0	0.10	46	0	0.04	43	0	0.24	47
Nonaccrual	0	0.96	44	0	0.97	39	0	1.03	40	0	0.54	40	0	6.54	38
Total	0	1.17	41	0	1.02	35	0	1.13	37	0	0.58	34	0	6.78	36
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	122.26	78.46	83	81.16	73.92	60	100.33	81.10	73	74.39	57.84	72	72.91	57.26	68
Dividends declared / Net income	54.11	25.30	96	69.85	60.26	66	64.59	42.29	83	46.79	33.08	77	33.38	27.33	62
Net income – dividends / Average equity.....	6.59	9.64	28	3.54	1.15	67	4.55	4.14	55	8.13	6.46	72	11.43	7.33	89
Percent of Dividends Paid															
Dividends from bank subsidiaries	103.52	139.49	40	141.98	166.94	55	118.16	132.17	47	158.24	178.13	46	171.26	157.73	52
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	0.01	7.53	38	0.13	7.13	50
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	103.52	193.08	31	141.98	205.70	46	118.16	174.85	32	158.25	260.40	32	171.39	215.26	40
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	50.13	36.56	66	87.68	82.59	53	68.18	60.28	57	66.62	66.55	50	51.33	60.71	43
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	4.15	0.90	85	5.42	3.18	79	5.10	1.47	83	4	1.55	81	3.44	1.88	78
Other income from bank subsidiaries.....	1.16	0	97	1.53	0.01	95	1.41	0	98	1.28	0	98	1.28	0	97
Operating income from bank subsidiaries	55.43	38.35	67	94.63	98.26	54	74.69	62.88	60	71.90	69.36	51	56.05	63.43	44
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	54.17			52.25			56.39		100	82.95	65	100	51.40	79	
Interest income from nonbank subsidiaries.....	2.35			7.62			7.38		0	20.25	26	0	18.56	24	
Management and service fees from nonbank subsidiaries	0.63			1.87			0.86		0	1.92	38	0	2.96	38	
Other income from nonbank subsidiaries.....	0.08			0.22			0.16		0	1.06	43	0	0.15	48	
Operating income from nonbank subsidiaries	76.16			78.35			79.84		100	150.41	51	100	99.33	59	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	31			55.04			43.51			61.23				48.56	
Interest income from subsidiary holding companies.....	5.39			15.38			8.40			6.54				3.95	
Management and service fees from subsidiary holding companies.....	0.37			0.95			0.44			0.36				0.43	
Other income from subsidiary holding companies.....	-0.43			2.24			0.01			0.29				0.01	
Operating income from subsidiary holding companies.....	39.64			73.61			55.20			76.49				61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	88.04	67.82	42	92.44	66.84	51	90.50	69.76	44	92.07	67.32	48	90.91	65.18	52
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	7.28	2.08	84	5.71	2.32	82	6.76	1.87	83	5.52	1.81	82	6.09	2.01	83
Other income from bank subsidiaries.....	2.03	0.02	95	1.61	0.07	92	1.87	0.04	94	1.77	0.03	95	2.27	0.02	95
Operating income from bank subsidiaries	97.35	81.78	46	99.77	81.90	62	99.13	82.20	64	99.37	78.80	69	99.27	74.20	62
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	0.01	2.65	39	0.07	2.57	52
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	6.48	17	0	6.25	20	0	4.70	16	0.01	7.29	23	0.07	7.64	33
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		28.31			33.86			27.08			28.33			26.53	